



Korea Exchange Bank, Ltd.
ESTADISTICAS FINANCIERAS

(En Miles de Balboas)

Cuadro No. 18

	2007		2008				2009			
	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	
BALANCE DE SITUACION										
Total de Activos	144,367.01	137,086.91	150,091.18	160,664.95	160,347.16	147,470.38	139,189.02	143,838.19	159,704.02	
Activos Líquidos	23,291.36	20,999.62	35,341.34	45,939.15	45,384.62	33,975.43	46,387.78	50,865.23	68,155.30	
Total de Préstamos	118,616.26	112,257.26	112,368.23	112,536.20	112,727.56	110,693.85	89,897.41	91,226.66	89,358.05	
Locales	24,836.75	30,226.79	38,797.38	40,326.31	42,120.95	42,434.49	37,675.04	41,017.63	43,234.02	
Extranjeros	93,779.51	82,030.47	73,570.86	72,209.88	70,606.61	68,259.36	52,222.37	50,209.03	46,124.03	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Total de Depósitos	129,498.74	121,691.12	135,129.42	145,982.25	144,859.55	132,731.66	124,242.65	128,692.54	143,137.82	
Locales	29,510.88	33,505.24	56,790.09	56,365.54	40,164.77	34,987.67	40,900.41	32,788.74	41,108.72	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	29,374.44	33,468.32	56,704.64	56,361.04	40,044.93	34,975.72	40,896.80	15,373.99	22,148.63	
Depósitos de Bancos	136.44	36.91	85.44	4.51	119.84	11.94	3.61	17,414.75	18,960.09	
Extranjeros	99,987.85	88,185.89	78,339.34	89,616.71	104,694.78	97,744.00	83,342.24	95,903.80	102,029.10	
Depósitos de Oficiales	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Depósitos de Particulares	29,911.21	28,592.06	30,334.23	41,913.51	50,485.99	43,185.22	32,772.00	45,833.31	57,954.31	
Depósitos de Bancos	70,076.65	59,593.82	48,005.11	47,703.19	54,208.79	54,558.78	50,570.24	50,070.50	44,074.79	
Patrimonio Total	12,121.20	10,447.89	11,256.48	12,122.74	13,005.91	10,153.08	11,607.86	12,756.29	13,989.78	
PROMEDIO (12 MESES)										
Total de Activos	119,055.23	128,429.15	132,632.68	152,148.60	152,357.09	142,278.64	144,640.10	152,251.57	160,025.59	
Activos Generadores de Ingresos	103,162.31	99,169.57	101,252.31	114,248.08	115,671.91	111,475.55	101,132.82	101,881.43	101,042.81	
Total de Prestamos	103,162.31	99,169.57	101,252.31	114,248.08	115,671.91	111,475.55	101,132.82	101,881.43	101,042.81	
Total de Inversiones	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
Patrimonio Total	12,193.82	10,440.65	11,127.29	11,775.64	12,563.55	10,300.48	11,432.17	12,439.52	13,497.84	
ESTADO DE GANANCIAS Y PERDIDAS										
Ingreso por Intereses	8,166.26	2,138.98	3,927.22	5,911.71	8,186.49	1,896.18	4,107.17	6,228.39	8,348.25	
Egreso de Operaciones	5,261.88	1,327.55	2,285.66	3,355.19	4,599.34	1,029.84	1,926.76	2,740.25	3,533.56	



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Ingreso Neto de Intereses	2,904.39	811.43	1,641.56	2,556.51	3,587.14	866.34	2,180.40	3,488.14	4,814.70
Otros Ingresos	1,178.95	396.53	756.92	1,062.36	1,337.70	236.93	656.18	1,036.58	1,374.44
Ingreso de Operaciones	4,083.34	1,207.96	2,398.48	3,618.88	4,924.84	1,103.27	2,836.58	4,524.72	6,189.14
Egresos Generales	1,605.93	617.03	903.37	1,222.03	1,525.74	925.45	1,196.70	1,598.24	1,938.01
Utilidad Antes de Provisiones	2,477.41	590.94	1,495.11	2,396.84	3,399.10	177.82	1,639.88	2,926.48	4,251.13
Utilidad del Periodo	2,121.20	447.89	1,256.48	2,122.74	3,005.91	153.08	1,607.86	2,756.29	3,989.78
CALIDAD DE ACTIVOS									
Total de Préstamos Vencidos	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total Provisiones Para Préstamos	833.14	869.38	927.94	955.53	1,081.94	1,105.44	907.57	921.48	902.61
Préstamos Vencidos / Préstamos Totales (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones / Préstamos Vencidos (%)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Provisiones Para Préstamos / Préstamos Totales (%)	0.70	0.77	0.83	0.85	0.96	1.00	1.01	1.01	1.01
RAZONES DE CAPITAL									
Patrimonio / Activos Totales (%)	8.40	7.62	7.50	7.55	8.11	6.88	8.34	8.87	8.76
Patrimonio / Activos Generadores de Ing. (%)	10.22	9.31	10.02	10.77	11.54	9.17	12.91	13.98	15.66
Patrimonio / Préstamos Totales (%)	10.22	9.31	10.02	10.77	11.54	9.17	12.91	13.98	15.66
LIQUIDEZ									
Activos Líquidos / Total de Depósitos (%)	17.99	17.26	26.15	31.47	31.33	25.60	37.34	39.52	47.62
Activos Líquidos / Activos Totales (%)	16.13	15.32	23.55	28.59	28.30	23.04	33.33	35.36	42.68
Activos Líquidos + Inversiones / Depósitos Totales (%)	17.99	17.26	26.15	31.47	31.33	25.60	37.34	39.52	47.62
RENTABILIDAD									
Utilidad Neta / Activos Generadores de Ingresos (Promedio) (%)	2.06	1.81	2.48	2.48	2.60	0.55	3.18	3.61	3.95
Utilidad Neta / Total de Activos (Promedio) (%)	1.78	1.39	1.89	1.86	1.97	0.43	2.22	2.41	2.49
Utilidad Neta / Patrimonio Total (Promedio) (%)	17.40	17.16	22.58	24.04	23.93	5.94	28.13	29.54	29.56
Ingresos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	7.92	8.63	7.76	6.90	7.08	6.80	8.12	8.15	8.26
Egresos Operaciones / Activos Generadores de Ingresos (Promedio) (%)	5.10	5.35	4.51	3.92	3.98	3.70	3.81	3.59	3.50
Ingresos Netos por Intereses / Activos Generadores de Ingresos (Promedio) (%)	2.82	3.27	3.24	2.98	3.10	3.11	4.31	4.56	4.77



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Egresos Generales / Ingresos de Operaciones (%)	39.33	51.08	37.66	33.77	30.98	83.88	42.19	35.32	31.31
Otros Ingresos / Activos Generadores de Ingresos (Promedio) (%)	1.14	1.60	1.50	1.24	1.16	0.85	1.30	1.36	1.36
PRODUCTIVIDAD									
Número de Empleados	10.00	11.00	11.00	11.00	11.00	11.00	9.00	10.00	12.00
Número de Sucursales	1.00	1.00	1.00	1.00	1.00	0.00	1.00	0.00	0.00
Préstamos / Empleados	11,861.63	10,205.21	10,215.29	10,230.56	10,247.96	10,063.08	9,988.60	9,122.67	7,446.50
Depósitos Totales / Empleados	12,949.87	11,062.83	12,284.49	13,271.11	13,169.05	12,066.51	13,804.74	12,869.25	11,928.15
Utilidad Neta / Empleados	212.12	40.72	114.23	192.98	273.26	13.92	178.65	275.63	332.48
TASA DE CRECIMIENTO (12 MESES)									
Activos (%)	54.00	14.46	30.32	11.86	11.07	7.57	-7.26	-10.47	-0.40
Préstamos (%)	35.24	30.41	24.66	-2.95	-4.96	-1.39	-20.00	-18.94	-20.73
Locales (%)	100.33	140.08	169.95	131.23	69.59	40.39	-2.89	1.71	2.64
Extranjeros (%)	24.52	11.62	-2.90	-26.71	-24.71	-16.79	-29.02	-30.47	-34.67
Depósitos (%)	65.54	13.74	33.72	12.42	11.86	9.07	-8.06	-11.84	-1.19
Locales (%)	109.00	14.54	91.02	154.54	36.10	4.42	-27.98	-41.83	2.35
Extranjeros (%)	55.97	13.44	9.84	-16.80	4.71	10.84	6.39	7.02	-2.55
Patrimonio (%)	-1.18	0.14	2.35	6.07	7.30	-2.82	3.12	5.23	7.56
Utilidad Neta (%)	-6.41	3.34	25.89	48.60	41.71	-65.82	27.97	29.85	32.73
CLASIFICACION PRESTAMOS	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Normal	119,449.40	113,126.63	113,296.18	113,491.73	113,809.50	111,799.29	90,804.98	92,148.14	90,260.66
Mencion Especial	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subnormal	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Dudoso	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Irrecuperable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES ACTIVA									
Comercio									
Zona Libre	9.00	8.36	8.21	8.08	8.57	8.71	8.00	8.00	7.50



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	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4	Trimestre 1	Trimestre 2	Trimestre 3	Trimestre 4
Resto del País	9.38	8.63	8.00	8.29	8.50	8.00	8.00	8.00	8.25
Al por Menor	0.00	0.00	9.00	9.00	9.00	9.00	0.00	0.00	0.00
Consumo									
Vivienda Hipotecaria	8.00	7.00	0.00	0.00	0.00	0.00	7.00	7.00	7.50
Prestamo Personal Auto	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prestamo Personal	7.75	7.50	7.25	7.33	7.50	7.25	7.20	7.20	7.00
Tarjeta de Crédito	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TASA DE INTERES PASIVA									
Persona Natural	4.00	3.12	2.58	2.57	2.76	2.86	2.74	2.76	2.68
Persona Juridica	4.22	3.24	2.92	2.80	2.90	2.73	2.74	2.71	2.62